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Sent: Saturday, July 01, 2006 7:59 PM
To: Corbett, Kate (DPH)
Subject: Summer 2006 GIC Benefit News

What's Your Co-Pay?

The Ball is In Your Court

To pay lower office visit co-pays, members of any of the GIC's Select & Save Plans should do their research BEFORE they visit a doctor. Before you visit the doctor, contact your health plan or look in your plan's provider directory to find out what your co-pay will be for visiting that particular doctor. See the GIC's website for more information on these changes effective July 1, 2006 as well as examples of how you can maximize your health plan benefits.

Rx Benefit Changes and Reminders

Many Brand Name Drugs Soon Will Be Available as Generics

The patent protections of several major brand name drugs already have or are expected to expire in 2006, which means that generic versions of these drugs can be produced. Once generics are available, your co-payments will generally be less than what you were paying for the brand name drugs.

Prescription Drug Benefit Change

For Navigator by Tufts Health Plan

Navigator by Tufts Health Plan has implemented two prescription drug benefit changes effective July 1, 2006.

Prescription Drug Co-pay Change Reminder

Tier 3 (non-preferred brand name) mail order co-pays will increase to \$90 for the following GIC plans effective July 1, 2006: All Commonwealth Indemnity Plans, Harvard Pilgrim Independence Plan, and Navigator by Tufts Health Plan. Additionally, the tier 3 retail co-pay for Navigator by Tufts Health Plan will increase to \$40.

Stay Limber with Flexibility Exercises

Exercises can be organized into three groups, each with its own benefits: aerobic (conditions your heart and lungs), strength training/anaerobic (preserves bone density, increases muscle mass and strength) and flexibility. Often overlooked, flexibility exercises should be included in your routine each time you exercise, or at least three times a week.

Despair or Joy - Prepare for Child's Departure from Home

A child's departure from home can be a mixed blessing indeed. For some parents, a child leaving for college, moving away, or getting married, can cause "Empty Nest Syndrome", a feeling of sadness and emptiness, which can be disabling. Others may feel like celebrating. Many people vacillate between these two states of mind. You can moderate difficulties with this life transition by preparing in advance to help weather it.

Taking Charge of Your Health: Research Your Condition

Patients who are actively involved in their medical care tend to have better outcomes. If you have been diagnosed with a particular disease, you may want to do research about your condition to find out about your disease, treatment options, and side effects. Armed with this knowledge, you can have more productive discussions with your health care team, and make the most of your doctor visits.

Sun Safety Tips

Summer time is here and it is time to enjoy the great outdoors. When you do, protect yourself and your family from skin damage. The sun's ultraviolet (UV) rays, responsible for tans, can also cause sunburns, wrinkles, premature skin aging, and skin cancer. Take steps to avoid damage to your skin:

Check out the summer 2006 For Your Benefit newsletter, which includes these topics and more. Active employees receive the newsletter at your agency. You may also download a copy from our website